

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Dessia Cruz
 Debtor

Case No. 18-10721-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: YvetteWD
 Form ID: 210U

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Mar 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2019.

db +Dessia Cruz, 1621 Wakeling Street, Philadelphia, PA 19124-2732
 cr +Credit Acceptance Corporation, 25505 West 12 Mile Road, Suite 3000,
 Southfield, MI 48034-8331
 14050936 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
 14050518 +Credit Acceptance Co., P.O. Box 513, Southfield, MI 48037-0513
 14050519 +Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624
 14050520 +Fmc-omaha Service Ct, Po Box Box 542000, Omaha, NE 68154-8000
 14102422 +Ford Motor Credit Company LLC, Burrton Neil & Associates, P.C., 1060 Andrew Drive, Suite 170,
 West Chester, PA 19380-5601
 14050521 +KML Law Group P.C., Suite 5000- BNY Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 14102421 +Lloyd S Markind, 1060 Andrew Drive, Suit 170, West Chester, PA 19380-5601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Mar 20 2019 02:16:55 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 20 2019 02:16:41
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 20 2019 02:16:52 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14169740 E-mail/Text: megan.harper@phila.gov Mar 20 2019 02:16:55 City of Philadelphia,
 Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,
 Philadelphia, PA 19102-1595
 14050517 +E-mail/Text: bankruptcy@consumerportfolio.com Mar 20 2019 02:16:50 Consumer Portfolio Svc,
 Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
 14253310 E-mail/Text: JCAP_BNC_Notices@jcap.com Mar 20 2019 02:16:51 JEFFERSON CAPITAL SYSTEMS LLC,
 PO Box 7999, St Cloud MN 56302
 14050522 +E-mail/Text: blegal@phfa.org Mar 20 2019 02:16:48 PA Housing Finance Agency, PO Box 8029,
 Harrisburg, PA 17105-8029
 14082557 +E-mail/Text: blegal@phfa.org Mar 20 2019 02:16:48 PENNSYLVANIA HOUSING FINANCE AGENCY,
 211 North Front Street, Harrisburg, PA 17101-1406
 14050523 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 20 2019 02:24:33
 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 14055203 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 20 2019 02:24:11
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 14050525 +E-mail/Text: bankruptcy@sw-credit.com Mar 20 2019 02:16:48 Southwest Credit Systems,
 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
 TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 (address filed with court: Jefferson Capital Systems LLC, PO Box 7999,
 St Cloud, MN 56302-9617)
 14050524* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)
 14050526 ##+Tate & Kirlin Assoc, 2810 Southhampton Rd, Philadelphia, PA 19154-1207
 TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: YvetteWD
Form ID: 210U

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2019 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Dessia Cruz brad@sadeklaw.com, bradsadek@gmail.com
KEVIN G. MCDONALD on behalf of Creditor Pennsylvania Housing Finance Agency
bkgroup@kmlawgroup.com
LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,
dmaurer@pkh.com;mgutshall@pkh.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Dessia Cruz
Debtor(s)

Case No: 18-10721-elf

CLERK'S NOTICE RE: PRESUMPTION OF ABUSE

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 3/19/19

For The Court

Timothy B. McGrath
Clerk of Court